

APPOINTMENT OF SUBSTITUTED TRUSTEE

BY VIRTUE OF THE POWER vested in the undersigned by the provisions of that certain Deed of Trust executed by Norval D. Cochran and wife, Linda Cochran to Dudley B. Bridgforth, Trustee, on April 8, 1994, duly recorded in Book 699 at Page 738 of the land records in the Office of the Chancery Clerk of DeSoto County, Mississippi, the undersigned, Bank of Mississippi. The Beneficiary in said Deed of Trust, did appoint William F. Travis as Substituted Trustee by instrument dated June 4, 1998 and recorded on June 9, 1998 in Book 1005, Page 735, in the Office of the Chancery Clerk of DeSoto County, Mississippi, the said Beneficiary, Bank of Mississippi, does now hereby appoint Mary Austin Monteith as Substituted Trustee in said Deed of Trust in the place and stead of the said William F. Travis, with full power and authority to execute all the trusts and provisions of the said Deed of Trust and direct him to make sale of the property therein conveyed for the payment of the debt therein secured.

WITNESS the signature of the undersigned, this the 10 day of September, 1998.

BANK OF MISSISSIPPI

BY: Wade HawkinsTITLE: 1st Vice President

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before the undersigned, a Notary Public in and for said county and state, the above named Wade Hawkins, who acknowledged that as 1st Vice President of, for and on behalf of, and in the name of said Bank of Mississippi, he/she signed and delivered the foregoing instrument of writing on the day and year therein mentioned.

GIVEN under my hand and official seal on this the 10th day of September, 1998.

Austin Bloom Pierce
NOTARY PUBLIC

My Commission Expires:

September 8, 2000

PREPARED BY AND RETURN TO: Austin Law Firm, P.A., 230 Goodman Road, Suite 510, Southaven, MS 38671, 601-349-2234

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STATE MS.-DESOTO CO.

/C FILED

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